2757 2161 P/2-63 #2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: Roger P. Hoffman

SERIAL NO.: 09/609,801

FILING DATE: July 3, 2000

FOR: INTERNET EXPENSE ACCOUNT

EXA

EXAMINER: To Be Assigned

GROUP ART UNIT: 2761

1200 8-2-01

Assistant Commissioner for Patents Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

Submitted herewith is a copy of the art together with a form listing the same for the convenience of the Examiner. The enclosed references are cited in the present specification on pages 2 and 3.

Since the prior art is being submitted before the issuance of an Official Action, Applicant believes no fee is required for this submission.

It is requested that the enclosed references be reviewed and made of record.

Dated: 12/18/2000

Respectfully submitted,

DEC 2 7 2000

RECEIVED

Philip M. Weiss Attorney for Applicant Reg. No. 34,751 **Technology Center 2100**

PMW:kat Enclosure

CERTIFICATE OF MAILING

Dailed States Postal Service with sufficient postage as first class mail in envelope addressed to Assistant Commissioner for Patents, Washington, D.C. 20231, on the date, appearing-below.

Jan Julh

Li Date